

CLAIMS

1. A payment system, the payment system comprising a plurality of purchasing unit means which can be issued and have a predetermined value or values, activating means operable when a purchasing unit means is issued, means for checking the activating means to establish whether a purchasing unit means has been issued, and means for cancelling part or all of the issuance when part or all of the purchasing unit means is spent.
2. A system according to claim 1, wherein the purchasing unit means are provided electronically.
3. A system according to claim 2, wherein the purchasing unit means are such that a purchaser can print the purchasing unit means.
4. A system according to claim 1, wherein the purchasing member comprises a physical member.
5. A system according to claim 4, wherein the purchasing member comprises a card.
6. A system according to claim 1, wherein the purchasing unit means includes a visually readable unique identification.
7. A system according to claim 1, wherein the purchasing unit means comprises a machine readable unique identification.
8. A system according to claim 7, wherein the machine readable identification is in the form of a magnetic strip, barcode, 'glif', intelligent or optical character recognition.
9. A system according to claim 1, wherein purchasing unit means with different predetermined values are provided.

10. A system according to claim 1, wherein means are provided to permit a purchaser of a purchasing unit means to allocate a unique security code to the purchasing unit means, which security code is required to be given to enable the purchasing unit means to be spent.

11. A system according to claim 4, wherein the physical member comprises a detachable part, which part bears a unique security code.

12. A system according to claim 1, wherein the activating means comprises an accessible database which records the unique identifications of the purchasing unit means and an indication as to whether the purchasing unit means have been issued and whether the issuance has yet been cancelled.

13. A system according to claim 12, wherein the activating means comprises a plurality of discrete vending stations where purchasing unit means can be purchased or otherwise distributed, and simultaneously issued, with a signal being sent to the database that the particular purchasing unit means has been issued.

14. A system according to claim 12, wherein the cancelling means comprises a plurality of discrete purchasing stations where the identification of purchasing unit means can be read or inputted, and a signal sent to the database to cancel part or all of the issuance of the purchasing member.

15. A system according to claim 1, wherein means are provided to permit the uncanceled values of two or more purchasing unit means to be combined on a fresh purchasing unit means.

16. Apparatus usable in a purchasing system according to claim 1.

17. A purchasing unit means usable with a system according to claim 1.